

# **EXHIBIT J**

**FINANCIAL PLANNING SERVICES  
FINANCIAL HIGHLIGHTS  
DECEMBER 31, 2003**

**Summary**

	Income Before Taxes and Management Fees					
	Month to Date			Year to Date		
	2003 Actual	2003 Budget	2002 Actual	2003 Actual	2003 Budget	2002 Actual
<b>INTERNAL FUNDS</b>						
Investments/Discount Brokerage	\$ (166)	\$ (100)	\$ (307)	\$ (2,365)	\$ (1,406)	\$ (3,044)
<b>NONINTEREST INCOME:</b>						
Colonial Asset Management	\$ 26,204	\$ 20,825	\$ 5,000	\$ 140,660	\$ 249,896	\$ 165,256
Trust Department	130,748	210,500	214,227	2,187,681	2,482,623	1,071,631
Investments/Discount Brokerage	456,597	323,186	142,464	5,703,151	5,543,221	4,605,759
Fixed Annuity Platform Program	428,598	326,240	133,630	6,083,797	5,827,705	5,202,571
Insurance Sales	49,456	56,875	16,881	990,591	682,503	20,340
<b>TOTAL NONINTEREST INCOME</b>	<b>\$ 1,091,603</b>	<b>\$ 937,527</b>	<b>\$ 512,202</b>	<b>\$ 15,115,880</b>	<b>\$ 14,785,948</b>	<b>\$ 11,065,558</b>
<b>NONINTEREST EXPENSE:</b>						
Salaries & Benefits	\$ 245,813	\$ 264,576	\$ 215,496	\$ 3,246,446	\$ 3,023,714	\$ 1,943,604
Commissions - Security	135,045	202,534	122,288	2,824,337	3,417,887	2,913,478
Commissions - Fixed Annuity	35,681	-	-	368,256	-	-
Occupancy Expense	43,171	37,454	32,696	543,041	451,706	314,541
Premises & Equipment	56,035	13,944	16,396	263,095	174,230	191,914
Broker/Dealer Clearing Charges	32,732	18,361	33,115	414,429	315,814	320,538
Other Expense	123,176	123,257	241,652	1,619,807	1,479,362	1,476,088
<b>TOTAL NONINTEREST EXPENSE</b>	<b>\$ 671,654</b>	<b>\$ 660,127</b>	<b>\$ 661,644</b>	<b>\$ 9,279,411</b>	<b>\$ 8,862,713</b>	<b>\$ 7,160,161</b>
<b>INCOME (LOSS) BEFORE ALLOCATIONS &amp; TAXES</b>						
Colonial Asset Management	\$ 23,949	\$ 12,931	\$ 804	\$ 83,676	\$ 150,905	\$ 14,850
Trust Department	3,774	53,896	81,557	507,915	627,802	523,437
Investments/Discount Brokerage	162,044	(28,369)	(187,845)	819,138	319,321	8,166
Fixed Annuity Platform Program	208,639	187,356	(32,805)	3,765,214	4,204,527	3,623,889
Insurance Sales	21,377	48,921	(11,461)	658,162	587,294	(266,188)
<b>Income (Loss) before Allocations &amp; Taxes</b>	<b>\$ 419,783</b>	<b>\$ 274,735</b>	<b>\$ (149,750)</b>	<b>\$ 5,834,105</b>	<b>\$ 5,889,849</b>	<b>\$ 3,904,153</b>

Regional Bank Contribution	Profit Margin Annualized				Income Before Taxes and Management Fees					
	Month to Date		Year to Date		Month to Date			Year to Date		
	Actual	Target	Actual	Target	2003 Actual	2003 Budget	2002 Actual	2003 Actual	2003 Budget	2002 Actual
Northern Region	60%	35%	68%	35%	\$ 14,477	\$ 29,678	\$ 34,574	\$ 1,044,637	\$ 660,316	\$ 709,861
South Florida	58%	35%	54%	35%	81,911	35,423	35,010	758,218	830,765	765,557
South Central Region	38%	35%	53%	35%	18,117	33,104	20,949	701,200	780,212	763,569
Central Florida	81%	35%	65%	35%	91,650	25,995	20,764	681,061	543,031	509,886
Birmingham	-53%	35%	50%	35%	(15,635)	9,054	13,970	560,488	282,075	209,640
Texas	81%	35%	92%	35%	84,133	5,260	7,014	382,485	127,834	177,058
Southwest Florida	71%	35%	86%	35%	10,956	15,461	18,578	368,677	301,251	250,551
Bay Area	60%	35%	43%	35%	32,871	22,159	23,261	279,999	421,801	402,243
Gulf Coast	71%	35%	50%	35%	22,286	118	(3,042)	248,149	124,461	147,655
Georgia	-36%	35%	39%	35%	(32,411)	33,152	(18,680)	159,992	971,716	419,135
Nevada	-9%	35%	48%	35%	(9,460)	12,806	3,356	32,376	237,017	210,046
BancGroup Investments					99,443	(20,588)	(350,799)	24,019	(249,235)	(630,390)
<b>Total Regional Bank Contribution</b>					<b>\$ 396,338</b>	<b>\$ 261,623</b>	<b>\$ (195,653)</b>	<b>\$ 5,241,361</b>	<b>\$ 5,031,245</b>	<b>\$ 3,934,811</b>
<b>Unallocated Portion:</b>										
Colonial Asset Management					23,949	6,495	804	12,534	74,258	(85,421)
Insurance Sales Administration					(6,278)	14,546	(28,342)	192,898	174,791	(286,528)
Trust					3,774	52,071	72,842	387,372	609,555	341,291
<b>Total</b>					<b>\$ 419,783</b>	<b>\$ 274,735</b>	<b>\$ (149,750)</b>	<b>\$ 5,834,105</b>	<b>\$ 5,889,849</b>	<b>\$ 3,904,154</b>

**FINANCIAL PLANNING SERVICES  
FINANCIAL HIGHLIGHTS  
DECEMBER 31, 2004**

Summary	Income Before Taxes and Management Fees					
	2004 Actual	Month to Date 2004 Budget	2003 Actual	2004 Actual	Year to Date 2004 Budget	2003 Actual
<b>INTERNAL FUNDS</b>						
Investments/Discount Brokerage	\$ (1,109)	\$ (112)	\$ (166)	\$ (4,148)	\$ (1,613)	\$ (2,899)
<b>NONINTEREST INCOME:</b>						
Colonial Asset Management	\$ (12,732)	\$ 30,180	\$ 28,204	\$ 72,382	\$ 358,332	\$ 140,660
Trust Department	106,473	270,833	130,748	1,428,035	2,000,000	2,187,681
Investments/Discount Brokerage	588,833	207,311	458,597	5,293,211	6,223,320	5,703,151
Fixed Annuity Platform Program	254,593	521,092	428,598	5,545,565	6,833,280	6,093,797
Insurance Sales	117,167	127,917	49,456	1,031,357	1,767,731	990,591
<b>TOTAL NONINTEREST INCOME</b>	<b>\$ 1,854,334</b>	<b>\$ 1,157,314</b>	<b>\$ 1,061,603</b>	<b>\$ 13,370,551</b>	<b>\$ 17,182,664</b>	<b>\$ 15,115,880</b>
<b>NONINTEREST EXPENSE:</b>						
Salaries & Benefits	\$ 390,834	\$ 305,353	\$ 246,115	\$ 3,804,274	\$ 3,773,942	\$ 3,116,240
Commissions - Security	207,080	89,680	170,725	2,181,037	1,619,806	3,192,593
Commissions - Fixed Annuity	83,085	131,239	-	1,820,210	1,910,194	12,408
Commissions - Other	34,134	104,154	(274)	2,723,157	1,651,121	179,078
Occupancy Expense	77,783	50,866	43,171	866,341	610,390	543,041
Premises & Equipment	28,606	18,079	58,035	458,265	221,424	263,095
Broker/Dealer Clearing Charges	48,481	33,035	32,732	484,802	413,108	414,429
Other Expense	286,751	154,365	123,236	2,637,093	1,852,379	1,571,828
<b>TOTAL NONINTEREST EXPENSE</b>	<b>\$ 1,154,736</b>	<b>\$ 886,760</b>	<b>\$ 671,742</b>	<b>\$ 14,955,978</b>	<b>\$ 12,952,184</b>	<b>\$ 9,292,711</b>
<b>INCOME (LOSS) BEFORE ALLOCATIONS &amp; TAXES</b>						
Colonial Asset Management	\$ (16,411)	\$ 25,186	\$ 23,949	\$ 41,380	\$ 297,620	\$ 83,676
Trust Department	(136,338)	43,038	3,687	(878,563)	(1,093,799)	507,022
Investments/Discount Brokerage	(22,595)	(19,123)	126,363	489,296	2,037,517	450,549
Fixed Annuity Platform Program	18,351	118,527	244,320	1,312,982	2,461,860	4,133,470
Insurance Sales	55,484	102,614	21,377	340,901	1,425,690	658,162
<b>Income (Loss) before Allocations &amp; Taxes</b>	<b>\$ (181,511)</b>	<b>\$ 276,442</b>	<b>\$ 419,696</b>	<b>\$ 1,385,987</b>	<b>\$ 5,128,887</b>	<b>\$ 5,532,878</b>

Regional Bank Contribution	Profit Margin Annualized				Income Before Taxes and Management Fees					
	Month to Date		Year to Date		2004 Actual	Month to Date 2004 Budget	2003 Actual	2004 Actual	Year to Date 2004 Budget	2003 Actual
Alabama	14%	26%	29%	29%	\$ 45,666	\$ 110,293	\$ 39,246	\$ 1,710,168	\$ 2,377,342	\$ 2,554,474
South Florida	37%	10%	35%	28%	75,454	13,441	81,911	918,741	525,346	758,218
Central Florida	36%	22%	29%	30%	50,274	22,526	91,650	389,908	490,624	681,061
Texas	43%	41%	41%	47%	25,985	12,020	84,133	298,973	242,038	382,485
Bay Area	32%	5%	30%	18%	28,685	2,913	32,671	279,226	170,168	279,999
Nevada	14%	23%	10%	33%	3,229	7,584	(9,460)	36,698	180,165	32,378
Georgia	24%	14%	3%	25%	6,158	9,274	(32,411)	12,917	260,135	159,992
Southwest Florida	-7%	30%	0%	39%	(2,814)	25,512	10,956	1,298	495,724	368,677
BancGroup Investments					(144,561)	(49,029)	99,443	(983,648)	(140,252)	23,685
<b>Total Regional Bank Contribution</b>					<b>\$ 86,285</b>	<b>\$ 154,533</b>	<b>\$ 386,336</b>	<b>\$ 2,654,261</b>	<b>\$ 4,661,290</b>	<b>\$ 5,246,968</b>
<b>Unallocated Portion:</b>										
Colonial Asset Management					(16,618)	6,186	23,949	201	69,620	12,534
Insurance Sales Administration					(1,491)	39,094	(6,278)	(9,721)	541,571	192,898
Trust					(171,687)	70,628	3,687	(1,338,784)	(83,593)	386,479
<b>Total</b>					<b>\$ (181,511)</b>	<b>\$ 276,442</b>	<b>\$ 419,696</b>	<b>\$ 1,385,987</b>	<b>\$ 5,128,887</b>	<b>\$ 5,532,878</b>